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Public Comments on Financial Crimes Enforcement Network; Provision of Banking Services to Money Services Businesses:=====

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General Comment:WHEN THE BANKS STARTED ENFORCING THE BANK SECRECY ACT OF CONGRESS IN 2005,IT WAS A COMPLETE NIGHTMARE FOR MY BUSINESS.

I am a small MSB in Seattle catering to Nationals of just one country.I didn't have any other agent beside myself and I do business in only one country.The bank wanted me to present anti-money laundring policy that have already been furnished to the State regulatory agency.I submitted the same company policy to my bank at the time,but they weren't satisfied.I did every thing they asked me to do concerning anti-money laundering policies but they just would object to something and when that was fixed,they would come with something else.It seemed like they just didn't want to deal with my business because it would be too much work for them,so they closed my account.It took about a month to even get back the money that was in my account.

At the time my account was closed, i lost so many customers that i have not fully recovered from the loss up till now.My operation was small and if the bank had worked with me,it wouldn't be necessary to put me through what i went through.

i think the government should keep this simple for small MSBs